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(D. P. Prouty)

Georgia L. Prouty  
8789 Route 240  
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September 20, 2005

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FDIC San Francisco Regional Office  
Director John F. Carter  
22 Jessie St. @ Ecker Square  
Suite 2300  
San Francisco, CA 94105

Dear Mr. Carter,

I am asking that you please deny Walmart's application for Banking. They have a monopoly now. We, the small community banks have enough competition with larger banks and Credit Unions.

Walmart has supplied many people with jobs in our area but has also eliminated some of the smaller businesses. If they continue adding to their services, they'll put even more business's out, including mine.

Please consider the content of my letter and thank you for taking the time to read it.

Sincerely,

*Georgia L. Prouty*

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